

Fill in this information to identify the case:

Debtor Name Yoan Henriquez

United States Bankruptcy Court for the: Eastern District of PA

Case number: 20-12166 PMM

☐ Check if this is an amended filing

Official Form 425C

Monthly Operating Report for Small Business Under Chapter 11

12/17

Month: September 2021

Date report filed: 10/22/2021
MM / DD / YYYY

Line of business: Jewelry Sales

NAISC code: 0

In accordance with title 28, section 1746, of the United States Code, I declare under penalty of perjury that I have examined the following small business monthly operating report and the accompanying attachments and, to the best of my knowledge, these documents are true, correct, and complete.

Responsible party: Yoan Henriquez

Original signature of responsible party: [Signature]

Printed name of responsible party: YOAN HENRIQUEZ

1. Questionnaire

Answer all questions on behalf of the debtor for the period covered by this report, unless otherwise indicated.

If you answer No to any of the questions in lines 1-9, attach an explanation and label it Exhibit A.

	Yes	No	N/A
1. Did the business operate during the entire reporting period?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
2. Do you plan to continue to operate the business next month?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
3. Have you paid all of your bills on time?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
4. Did you pay your employees on time?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
5. Have you deposited all the receipts for your business into debtor in possession (DIP) accounts?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
6. Have you timely filed your tax returns and paid all of your taxes?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
7. Have you timely filed all other required government filings?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
8. Are you current on your quarterly fee payments to the U.S. Trustee or Bankruptcy Administrator?	<input type="checkbox"/>	<input type="checkbox"/>	<input checked="" type="checkbox"/>
9. Have you timely paid all of your insurance premiums?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

If you answer Yes to any of the questions in lines 10-18, attach an explanation and label it Exhibit B.

10. Do you have any bank accounts open other than the DIP accounts?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
11. Have you sold any assets other than inventory?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
12. Have you sold or transferred any assets or provided services to anyone related to the DIP in any way?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
13. Did any insurance company cancel your policy?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
14. Did you have any unusual or significant unanticipated expenses?	<input checked="" type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
15. Have you borrowed money from anyone or has anyone made any payments on your behalf?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>
16. Has anyone made an investment in your business?	<input type="checkbox"/>	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Debtor Name Yoan Henriquez

Case number 20-12166 PMM

17. Have you paid any bills you owed before you filed bankruptcy? ☐ ☒ ☐
18. Have you allowed any checks to clear the bank that were issued before you filed bankruptcy? ☐ ☒ ☐

2. Summary of Cash Activity for All Accounts

19. Total opening balance of all accounts

This amount must equal what you reported as the cash on hand at the end of the month in the previous month. If this is your first report, report the total cash on hand as of the date of the filing of this case.

\$ 2,674.76

20. Total cash receipts

Attach a listing of all cash received for the month and label it *Exhibit C*. Include all cash received even if you have not deposited it at the bank, collections on receivables, credit card deposits, cash received from other parties, or loans, gifts, or payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit C*.

Report the total from *Exhibit C* here.

\$ 46,821

21. Total cash disbursements

Attach a listing of all payments you made in the month and label it *Exhibit D*. List the date paid, payee, purpose, and amount. Include all cash payments, debit card transactions, checks issued even if they have not cleared the bank, outstanding checks issued before the bankruptcy was filed that were allowed to clear this month, and payments made by other parties on your behalf. Do not attach bank statements in lieu of *Exhibit D*.

Report the total from *Exhibit D* here.

- \$ 46,808.51

22. Net cash flow

Subtract line 21 from line 20 and report the result here.

This amount may be different from what you may have calculated as *net profit*.

+ \$ 12.49

23. Cash on hand at the end of the month

Add line 22 + line 19. Report the result here.

Report this figure as the *cash on hand at the beginning of the month* on your next operating report.

This amount may not match your bank account balance because you may have outstanding checks that have not cleared the bank or deposits in transit.

= \$ 2,687.25

3. Unpaid Bills

Attach a list of all debts (including taxes) which you have incurred since the date you filed bankruptcy but have not paid. Label it *Exhibit E*. Include the date the debt was incurred, who is owed the money, the purpose of the debt, and when the debt is due. Report the total from *Exhibit E* here.

24. Total payables

(*Exhibit E*)

\$ 0

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4. Money Owed to You

Attach a list of all amounts owed to you by your customers for work you have done or merchandise you have sold. Include amounts owed to you both before, and after you filed bankruptcy. Label it *Exhibit F*. Identify who owes you money, how much is owed, and when payment is due. Report the total from *Exhibit F* here.

25. Total receivables \$ 0
(Exhibit F)

5. Employees

26. What was the number of employees when the case was filed? 0
27. What is the number of employees as of the date of this monthly report? 0

6. Professional Fees

28. How much have you paid this month in professional fees related to this bankruptcy case? \$ 0
29. How much have you paid in professional fees related to this bankruptcy case since the case was filed? \$ 0
30. How much have you paid this month in other professional fees? \$ 0
31. How much have you paid in total other professional fees since filing the case? \$ 0

7. Projections

Compare your actual cash receipts and disbursements to what you projected in the previous month. Projected figures in the first month should match those provided at the initial debtor interview, if any.

	Column A	Column B	Column C
	Projected	Actual	Difference
	Copy lines 35-37 from the previous month's report.	Copy lines 20-22 of this report.	Subtract Column B from Column A.
32. Cash receipts	\$ <u>47,850</u>	- \$ <u>46,821</u>	= \$ <u>1,029</u>
33. Cash disbursements	\$ <u>45,278</u>	- \$ <u>46,808.51</u>	= \$ <u>-1,530.51</u>
34. Net cash flow	\$ <u>2,572</u>	- \$ <u>12.49</u>	= \$ <u>2,559.51</u>
35. Total projected cash receipts for the next month:			\$ <u>47,500</u>
36. Total projected cash disbursements for the next month:			- \$ <u>44,439</u>
37. Total projected net cash flow for the next month:			= \$ <u>3,061</u>

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8. Additional Information

If available, check the box to the left and attach copies of the following documents.

- ☒ 38. Bank statements for each open account (redact all but the last 4 digits of account numbers).
- ☐ 39. Bank reconciliation reports for each account.
- ☐ 40. Financial reports such as an income statement (profit & loss) and/or balance sheet.
- ☐ 41. Budget, projection, or forecast reports.
- ☐ 42. Project, job costing, or work-in-progress reports.

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Exhibit B

AC Repair (PARKWYNNE)	824.68
BANK FEE (OVERDRAFT)	140.45

Exhibit D

UGI	40.19
PPL	373.04
CELL	480.77
XFINITY	166.52
ADT	50.41
BANK OF AMERICA AUTO MERCEDEZ BENZ	1557.69
GOODS DISPOSAL	93
LASA (sewer)	34.12
LANCASTER CITY (water)	20
CARWASH	264.92
LIFE INSURANCE YOAN	163.39
LIFE INSURANCE MIRAI DYS	304.32
DISABILITY INSURANCE	194.59
AUTO INSURANCE	504.76
MORTGAGE PARKWYNE	834.01
MORTGAGE WABANK	790.98
HEALTH INSURANCE	665.21
TRUGREEN	53.95
ALLSTATE	406.98
BUSSINES INSURANCE POLICY (down payment)	72
CHASE AUTO	2811.3
JET SKY	486.91
INVENTORY PURCHASE (RAY JEWELRY)	26450
IDEPENDENT CONTRACTOR (MARIA ESTHER ROQUE LOPEZ)	3200
IDEPENDENT CONTRACTOR (MIRAI DYS PANTOJA ROQUEZ)	4800 (she pays home mortgage, food, apparel, school supplies, housecleaning, gifts, entertainments.)
GAS, MEAL, HOTEL AND AUTO SERVICES	1024.32

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Exhibit C

INCOME FROM BUSSINESS		
DAY	PLACE	INCOME
1		
2		
3	READING	2859
4	READING	2360
5		
6		
7	SILVER SPRING	2542
8		
9		
10	ALLENTOWN	2415
11		
12	HYATTSVILLE	1980
13	COLUMBIA	1580
14		
15		
16	BALTIMORE	4175
17	BALTIMORE	2740
18	NEW BRUNSWICK	3220
19		
20		
21	HYATTSVILLE	2759
22	PLINFIELD	3587
23		
24	HYATTSVILLE	3204
25	WASHINGTON	2351
26		
27	VIRGINIA	2750
28	VIRGINIA	3840
29		
30	BALTIMORE	2159
31		
INCOME FROM RENT		
PARKWYNNE PROPERTY		1300
WABANK PROPERTY		1000



FOR INQUIRIES CALL: (800) 724-2440

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YOAN HENRIQUEZ
DEBTOR IN POSSESSION CASE NO.
20-12166PMM
1001 SUFFOLK DR
LITITZ PA 17543

ACCOUNT TYPE	
MYCHOICE PREMIUM CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
5557	SEP.17-OCT.16,2021
BEGINNING BALANCE	\$1,522.03
DEPOSITS & CREDITS	9,314.50
LESS CHECKS & DEBITS	10,929.06
INTEREST	0.01
LESS SERVICE CHARGES	24.95
ENDING BALANCE	(\$117.47)

INTEREST EARNED FOR STATEMENT PERIOD
INTEREST PAID YEAR TO DATE

\$0 00
\$0 02

EDEN PARK

ACCOUNT SUMMARY

BEGINNING BALANCE	DEPOSITS & OTHER CREDITS (+)		CHECKS PAID		OTHER DEBITS (-)		CURRENT INTEREST PD	ENDING BALANCE
	NO.	AMOUNT	NO.	AMOUNT	NO.	AMOUNT		
\$1,522 03	12	\$9,314 50	11	\$6,255 03	30	\$4,698 98	\$0 01	(\$117 47)

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
09/17/2021	BEGINNING BALANCE			\$1,522 03
09/17/2021	HIS*HISCOX INC 888-202-3007		\$72 00	
09/17/2021	ALLSTATE ASSURAN CK4INSPYMT		304 32	
09/17/2021	CHECK NUMBER 0569		824 68	
09/17/2021	CHECK NUMBER 0570		790 98	(469 95)
09/20/2021	M&T ATM CASH DEPOSIT ON 09/19 EDEN PARK, 1701 OREGON PK, LANCASTER, PA 17201	\$900 00		
09/20/2021	CHICK-FIL-A #03937 OWINGS MILLS		10 00	
09/20/2021	OVERDRAFT FEE -CHECK NUMBER 0570		38 50	381 55
09/22/2021	psl trailer sales inc white marsh		318 00	
09/22/2021	CHECK NUMBER 0571		93 00	(29 45)
09/23/2021	WEB XFER FROM CHK 00009883095540	30 00		
09/23/2021	M&T ATM CASH DEPOSIT ON 09/23 LAKE RDG, 12451 HEDGES RN DR, WDBRIDGE, VA 22192	1,400 00		
09/23/2021	ADT CHECK PYMT 0000000000000572		50 41	
09/23/2021	OVERDRAFT FEE -CHECK NUMBER 0571		38 50	1,311 64
09/24/2021	ALLSTATE INS CO INS PREM		406 98	904 66
09/27/2021	M&T ATM CHECK DEPOSIT 1603 MANHEIM PIKE, LANCASTER, PA 17601	505 50		
09/27/2021	DEPOSIT	351 00		
09/27/2021	HILTON GARDEN INN ARLINGTON		188 55	1,572 61
09/28/2021	ALLSTATE *PAYMENT 800-255-7828		69 56	
09/28/2021	PROGRESSIVE *INSURANCE800-776-4737		93 83	1,409 22
09/30/2021	CHECK NUMBER 0573		831 77	577 45
10/04/2021	M&T ATM CASH DEPOSIT ON 10/04 EDEN PARK, 1701 OREGON PK, LANCASTER, PA 17201	1,000 00		
10/04/2021	M&T ATM CASH DEPOSIT ON 10/04 EDEN PARK, 1701 OREGON PK, LANCASTER, PA 17201	1,550 00		



FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PREMIUM CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
5557	SEP.17-OCT.16,2021

YOAN HENRIQUEZ
 DEBTOR IN POSSESSION CASE NO.

ACCOUNT ACTIVITY

POSTING DATE	TRANSACTION DESCRIPTION	DEPOSITS & OTHER CREDITS (+)	WITHDRAWALS & OTHER DEBITS (-)	DAILY BALANCE
10/04/2021	M&T ATM CHECK DEPOSIT EDEN PARK, 1701 OREGON PK, LANCASTER, PA 17201	361 00		
10/04/2021	ADTSECURITY MYADT COM 800-238-2727		63 41	3,425 04
10/06/2021	M&T ATM CHECK DEPOSIT 1603 MANHEIM PIKE, LANCASTER, PA 17601	204 00		
10/06/2021	Assurity Life PREM DEBIT		194 59	
10/06/2021	CHECK NUMBER 0581		166 52	3,267 93
10/07/2021	M&T ATM CASH DEPOSIT ON 10/07 1603 MANHEIM PIKE, LANCASTER, PA 17601	820 00		
10/07/2021	AT&T 1X 800-331-0500		504 19	
10/07/2021	CHECK NUMBER 0575		137 04	
10/07/2021	CHECK NUMBER 0577		790 98	
10/07/2021	CHECK NUMBER 0578		1,557 69	
10/07/2021	CHECK NUMBER 0580		165 30	932 73
10/08/2021	M&T ATM CHECK DEPOSIT 1603 MANHEIM PIKE, LANCASTER, PA 17601	693 00		
10/08/2021	CHECK NUMBER 0574		231 86	
10/08/2021	JC PENNEY CHECK PYMT 000000000000579		339 09	1,054 78
10/12/2021	PIN USPS PO 41227205 2EAST PETERSBU		38 44	
10/12/2021	MCW#690 LANCASTER		4 00	
10/12/2021	MCW#690 LANCASTER		6 00	
10/12/2021	MCW#690 866-2543229		63 59	
10/12/2021	MCW#690 866-2543229		63 59	
10/12/2021	MCW#690 866-2543229		63 59	
10/12/2021	STAUFFERS OF KISSEL LITITZ		140 51	
10/12/2021	PIN TURKEY HILL #024 1LANCASTER		92 02	
10/12/2021	PURCHASE ON 10/12 TURKEY HILL #04 HAHNSTOWN RD EPHRATA PA		51 30	
10/12/2021	CHECK NUMBER 0576		665 21	(133 47)
10/13/2021	DEPOSIT	1,500 00		
10/13/2021	MCW#690 866-2543229		74 15	
10/13/2021	PIN USPS PO 41440806 1LANCASTER		25 50	
10/13/2021	OVERDRAFT FEE -CHECK NUMBER 0576		38 50	1,228 38
10/15/2021	INTEREST PAYMENT	0 01		
10/15/2021	AIC*ALLSTATE ASSURANCE800-268-5619		998 91	
10/15/2021	ALLSTATE ASSURAN CK4INSPYMT		322 00	
10/15/2021	SERVICE CHARGE		24 95	(117 47)
	ENDING BALANCE			(\$117 47)



FOR INQUIRIES CALL: (800) 724-2440

ACCOUNT TYPE	
MYCHOICE PREMIUM CHECKING	
ACCOUNT NUMBER	STATEMENT PERIOD
██████████ 5557	SEP.17-OCT.16,2021

YOAN HENRIQUEZ
DEBTOR IN POSSESSION CASE NO.

CHECKS PAID SUMMARY

CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT	CHECK NO.	DATE	AMOUNT
569	09/17/21	824 68	574	10/08/21	231 86	578	10/07/21	1,557 69
570	09/17/21	790 98	575	10/07/21	137 04	580*	10/07/21	165 30
571	09/22/21	93 00	576	10/12/21	665 21	581	10/06/21	166 52
573*	09/30/21	831 77	577	10/07/21	790 98			

OVERDRAFT AND NSF FEE SUMMARY

	TOTAL FOR THIS STATEMENT CYCLE	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
TOTAL INSUFFICIENT FUNDS (NSF) FEES	\$0 00	\$77 00	\$0 00
TOTAL OVERDRAFT FEES	\$115 50	\$231 00	\$0 00

Total Insufficient Funds (NSF) Fees include per item fees charged when we return an item unpaid because there are not sufficient funds in the account to cover the item. Total Overdraft Fees include per item fees charged when we pay an item that overdraws the account as well as any Extended Overdraft Fees charged to the account.

OVERDRAFT AND NSF FEE WAIVERS, REVERSALS AND REFUNDS SUMMARY

	TOTAL FOR CALENDAR YEAR-TO-DATE	TOTAL FOR PRIOR CALENDAR YEAR
OVERDRAFT & NSF FEE WAIVERS, REVERSALS & REFUNDS	\$0 00	\$0 00
TOTAL OVERDRAFT & NSF FEES LESS ANY WAIVERS, REVERSALS & REFUNDS	\$308 00	\$0 00

Note. Fee Waivers, Reversals & Refunds may include waivers, reversals or refunds applied to your account this year for fees assessed in the prior year

ANNUAL PERCENTAGE YIELD EARNED = 0 00%

Follow these steps to bring your register balance into agreement with this statement.

STEP 2 | **TO DETERMINE YOUR CURRENT BALANCE:**

- Any deposits and other additions shown on this statement which you have not already added, and
- Any interest this statement shows as credited to your account, if it is an interest earning account

- (a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
- (b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted, and
- (c) Any service charges shown on this statement which you have not already subtracted

STEP 3 List any outstanding checks (written but not yet paid by M&T Bank) and other subtractions not appearing on your statement in the spaces provided below

STEP 4:	Enter on this line the Ending Balance shown on the front of this statement.	\$	
STEP 5:	Enter the total of any deposits or other additions shown in your register which are not shown on this statement.	\$	
STEP 6:	Add the amounts in STEPS 4 and 5, enter the total here	\$	
STEP 7:	Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here	\$	
STEP 8:	Subtract total of STEP 7 from STEP 6 and enter the difference here <i>This amount should be your current account balance.</i>	\$	

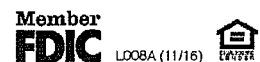
M&T BANK
ATTN M&T TELEPHONE BANKING CENTER
P.O. BOX 767
BUFFALO, NY 14240-0767

In Case of Errors or Questions About Your Electronic Transfers

M&T BANK
ATTN: M&T TELEPHONE BANKING CENTER
PO BOX 767
BUFFALO, NY 14240-0767

- (1) Tell us your name and account number (if any)
- (2) Describe the error or the transfer you are unsure about, and explain as clearly as you can why you believe there is an error or why you need more information
- (3) Tell us the dollar amount of the suspected error

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Follow these steps to bring your register balance into agreement with this statement.

STEP 1: Beginning with the first item on this statement place a checkmark (✓) beside each item that has a corresponding entry in your register (Place the checkmark next to each item in your register and on this statement)

STEP 2 | TO DETERMINE YOUR CURRENT BALANCE:

ADD to the balance shown in your register by writing in the amount of

- (a) Any deposits and other additions shown on this statement which you have not already added, and
- (b) Any interest this statement shows as credited to your account, if it is an interest earning account

SUBTRACT to the balance shown in your register by writing in the amount of

- (a) Any checks or other subtractions shown on this statement which you did not enter into your register; and
- (b) Any automatic payments or other electronic transfers shown on this statement which you have not already subtracted, and
- (c) Any service charges shown on this statement which you have not already subtracted

Complete STEPS 3 through 8 to determine the current balance in your account.

STEP 3 List any outstanding checks (written but not yet paid by M&T Bank) and other subtractions not appearing on your statement in the spaces provided below

CHECKS OUTSTANDING AND OTHER SUBTRACTIONS		
NUMBER	AMOUNT	
	\$	
TOTAL AMOUNT OF CHECKS OUTSTANDING AND OTHER SUBTRACTIONS	\$	

STEP 4:	Enter on this line the Ending Balance shown on the front of this statement	\$	
STEP 5:	Enter the total of any deposits or other additions shown in your register which are not shown on this statement.	\$	
STEP 6:	Add the amounts in STEPS 4 and 5, enter the total here	\$	
STEP 7:	Enter the total of "Checks Outstanding and Other Subtractions" (from STEP 3) here	\$	
STEP 8:	Subtract total of STEP 7 from STEP 6 and enter the difference here <i>This amount should be your current account balance.</i>	\$	

HAVE YOU MOVED? If so please contact the M&T Telephone Banking Center at (800) 724-2440 or contact your local branch of M&T Bank or write to

M&T BANK
ATTN M&T TELEPHONE BANKING CENTER
PO BOX 767
BUFFALO, NY 14240-0767

CALL (800) 724-2440 TO DETERMINE IF ANY SCHEDULED DIRECT DEPOSIT OR PREAUTHORIZED TRANSFER TO YOUR ACCOUNT HAS OCCURRED

In Case of Errors or Questions About Your Electronic Transfers

Telephone us at (800) 724-2440 or write to us at

M&T BANK
ATTN M&T TELEPHONE BANKING CENTER
PO BOX 767
BUFFALO, NY 14240-0767

as soon as you can, if you think your statement or receipt is wrong or if you need more information about a transfer on the statement or receipt. We must hear from you no later than 60 days after we sent you the FIRST statement on which the error or problem appeared

- (1) Tell us your name and account number (if any)
- (2) Describe the error or the transfer you are unsure about and explain as clearly as you can why you believe there is an error or why you need more information
- (3) Tell us the dollar amount of the suspected error

We will investigate your complaint and will correct any error promptly. If we take more than 10 business days to do this, we will recredit your account for the amount you think is in error, so that you will have use of the money during the time it takes us to complete our investigation.